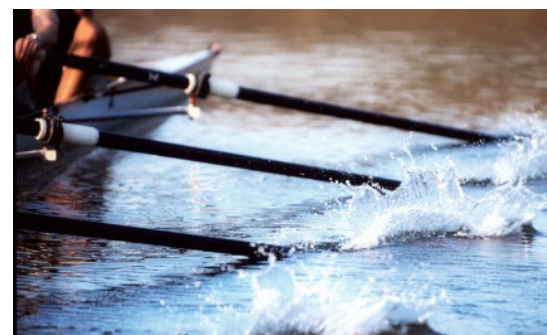


Wells Fargo Capital Finance

One strong team, ready to work with you

Our broad spectrum of commercial finance solutions means greater flexibility and increased borrowing capacity for your business.

We offer traditional asset-based financing, specialized senior secured financing, accounts receivable financing, purchase order financing, and supply chain financing to a wide range of companies throughout the U.S. and Canada. In addition, specialty industry groups within Wells Fargo Capital Finance develop financing tailored to retailers, software and technology companies, commercial finance companies, staffing companies, government contractors, and timeshare developers.



Put our strengths to work for you

Wells Fargo Capital Finance has a large and diversified portfolio of more than 2,300 customers and over \$27 billion in loans outstanding. This positions us as one of the most active asset-based lenders in the industry by volume and number of syndicated transactions throughout 2008 and the first half of 2009, one of the top asset-based lead arrangers* and the largest bank-owned factoring company. We offer:

- **Leadership and flexibility**, with proven industry experience and dedicated, personal attention to create tailored financing structures that meet individual client needs.
- **Broad industry knowledge**, resulting from decades of experience serving clients in a range of industries.
- **Service and responsiveness**, delivering on commitments with quick turnaround and superior execution.
- **Strength and stability**, as part of a leading financial company that ranked fourth in assets and third in market value of our stock among our peers as of Sept. 30, 2009.**
- **A comprehensive approach**, coupling our financing options with Wells Fargo's best-in-class products and services, such as treasury management, insurance, investments, financial risk products, and more.

Together we'll go far



Our businesses

Business Credit: Asset-based financing from \$3 million to \$30 million for middle-market companies in a variety of industries, including manufacturing, distribution, wholesale, and service.

Business Finance: Agented and syndicated asset-based financing starting at \$30 million for companies in a variety of industries, such as manufacturing, distribution, wholesale, and service.

Distribution Finance: Working capital financing starting at \$500,000 for the purchase of technology products and services by value-added resellers from technology OEMs and distributors.

Government Services Group: Accounts receivable financing for government contractors that serve federal, state and municipal governments and their agencies nationwide and have annual revenue of \$1 million to \$500 million and more.

Lender Finance: Senior secured financing starting at \$20 million for specialty commercial finance companies, including asset-based lenders, factors, equipment leasing providers, insurance premium finance companies, and other types of specialty finance companies.

Purchase Order Finance Group: Inventory financing – including letters of credit and transactional credit lines of \$500,000 to \$5 million and more – for importers, manufacturers, wholesalers, assemblers, and distributors in need of short-term financing to complete sales transactions.

Receivables Funding Group: Accounts receivable financing for businesses in the U.S. and Canada with annual revenue of \$3 million to \$1 billion and more in a variety of industries, including manufacturing, distribution, wholesale, trucking and transportation, seafood, and service-based companies.

Receivables Securitization Group: Non-recourse accounts receivable-based securitizations – both on- and off-balance sheet – starting at \$30 million to bankruptcy-remote subsidiaries of companies in a variety of industries, such as manufacturing, distribution, wholesale and service companies.

Resort Finance: Financing of timeshare receivables from \$20 million to \$100 million for developers in the vacation ownership industry.

Retail Finance: Senior secured financing ranging from \$10 million to \$1 billion and more for large and middle-market retailers, from traditional brick-and-mortar storefronts to catalog and online operations.

Specialty Finance: Financing starting at \$20 million for companies in a wide variety of industries, including gaming, restaurant, healthcare, and media and communications.

Staffing Services Group: Accounts receivable financing for staffing companies across the U.S. with annual revenue of \$1 million to \$500 million and more.

Technology Finance: Senior secured financing starting at \$15 million for companies in the software and technology industries. Proven success completing transactions that require an ability to understand, value, and lend against the recurring revenue streams associated with a technology company's maintenance contracts, subscriptions and hosted revenue.

Trade Capital: Supply chain financing – including factoring, asset-based financing, inventory financing, and letters of credit – for companies in the U.S. and abroad that serve the retail and consumer marketplace and have annual sales starting at \$10 million.

How can we help?

Call

1-877-770-1222

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Web

wellsfargocapitalfinance.com

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* Source: Thomson Reuters

** Source: SNL Financial and 3Q 2009 earnings data

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